

TRANSMITTAL FORM

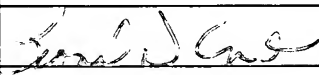
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/036,009-Conf. #2437	
	Filing Date	December 26, 2001	
	First Named Inventor	Yuichi Takatsu	
	Art Unit	N/A	
	Examiner Name	Not Yet Assigned	
Total Number of Pages in This Submission		Attorney Docket Number	65316-0008

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Notification of Reason for Refusal Return Receipt Postcard
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

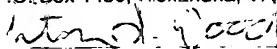
Firm Name	RADER, FISHMAN & GRAUER PLLC		
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Printed name	Lionel D. Anderson		
Date	January 28, 2005	Reg. No.	50,571

Transmittal

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(Victoria L. Wood)

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Dated: 1/28/05

Signature: Vicki L. Wood

(Vicki L. Wood)

Docket No.: 65316-0008
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Life Patent Application of:
Yuichi Takatsu

Application No.: 10/036,009

Confirmation No.: 2437

Filed: December 26, 2001

Art Unit: N/A

For: Electronic Settlement Apparatus, Electronic
Settlement Method, Storage Medium, and
Computer Data Signal

Examiner: Not Yet Assigned

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed before the mailing date of a first Office Action on the merits as far as is known to the undersigned (37 CFR 1.97(b)(3)).

A copy of each reference on the PTO/SB/08 is attached. In compliance with MPEP §609 A(3), Table 1 provides a concise explanation of the relevance of each reference as it is presently understood in view of the Notification of Reason for Refusal issued under Japan Patent Law Section 29 Subsection (2). A copy an English translation of the notification is attached hereto.

Reference	Ref. No.	Explanation
1. Japanese Patent Application	KOKAI Publication No. 2000-268260	Reference discloses executing a process for adding a point after bill payment is completed.
2. Japanese Patent Application	KOKAI Publication No. H10-171880	Reference discloses updating points that correspond to the amount discounted by discount points.
3. Discussion on the Practicality of On-line Banking	PC Japan, Softbank Publishing Inc., November 1, 2000, Vol. 5, 11 th Issue, pp. 190-195	Reference discloses enabling user information to be changed is well known
4. Japanese Patent Application	KOKAI Publication No. H5-89363	Reference discloses executing a process for stopping a transaction absent an operation for a predetermined period of time is well known.

Table 1

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 18-0013, under Order No. 65316-0008. A duplicate copy of this paper is enclosed.

Dated:

Respectfully submitted,

By 

Robert L. Kelly Reg. No.: 31,843

Lionel D. Anderson Reg. No.: 50,571

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PTO/SB 08a,b (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	10/036,009-Conf. #2437
				Filing Date	December 26, 2001
				First Named Inventor	Yuichi Takatsu
				Art Unit	N/A
				Examiner Name	Not Yet Assigned
Sheet	1	of	1	Attorney Docket Number	65316-0008

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
	BA	JP-2000-268260	09-29-2000	Okayama Masaya et al.		
	BB	JP-10-171880	06-26-1998	Matsumoto Hiroshi		
	BC	JP-05-089363	04-09-1993	Ishizaki Masayuki et al.		

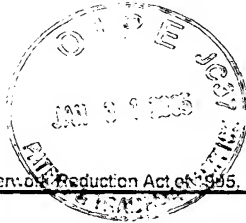
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	CA	Discussion on Practicality of Online Banking, PC Japan, Softbank Publishing, Inc., November 1, 2000, Vol. 5, 11 th Issue, pp. 190-195	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature		Date Considered	
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PTO:SB-92 (09-04)
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Application No. (if known): 10/036,009

Attorney Docket No.: 65316-0008

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IDS (Citation) by Applicant (1 page) (4 References attached)
Information Disclosure Statement
Transmittal
Notification of Reason for Refusal